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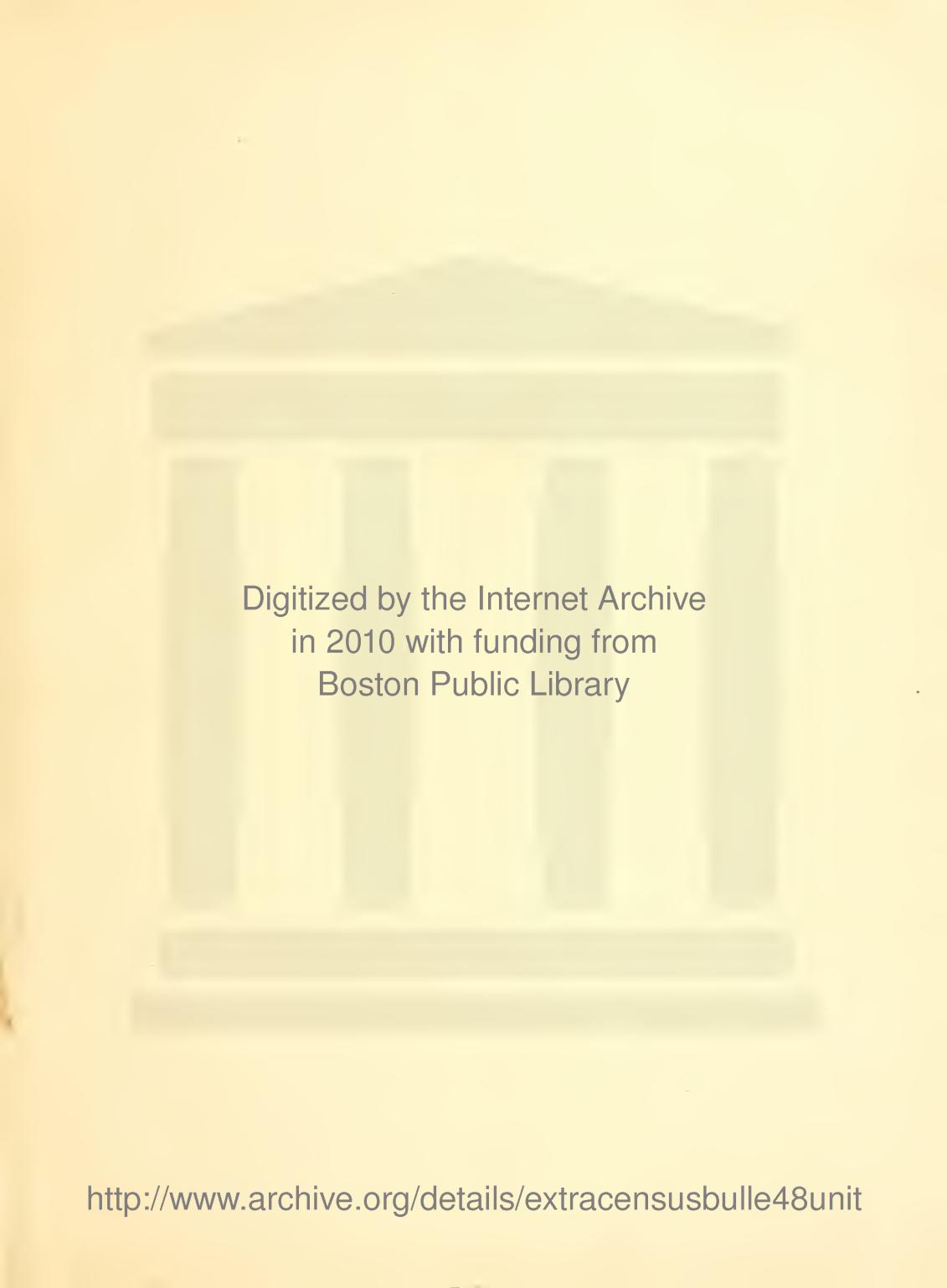
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EXTRA CENSUS BULLETIN.

No. 48.

WASHINGTON, D. C.

May 29, 1893.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

MORTGAGES IN WISCONSIN.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., May 17, 1893.

SIR:

The real estate mortgage movement in Wisconsin from 1880 to 1889 was on the whole a progressive one, beginning with a debt of \$17,169,349 in 1880 and ending with \$31,372,816 in 1889. This increase of 82.73 per cent in the incurred debt during the 10 years was greater than the increase of population, which was 28.23 per cent; but how it compares with the increase of the value of all of the real estate of the state can not be known, because that value was not estimated in the census of 1880. Excluding the terminal years of the period the incurred debt showed little tendency to increase in the meantime.

Upon separation of the debt into that which incumbered acre tracts and that which incumbered lots it will be noticed that the increase is more largely found in the debt on lots than that on acres. The amount of incurred debt incumbering lots in 1880 was \$5,003,110, and there was an increase to \$14,702,946 in 1889. In 1880, 11,025 lots were mortgaged; in 1889, 28,766. The debt incurred on acre tracts rose from \$12,166,239 in 1880 to \$16,669,870 in 1889; but within this period there were fluctuations which gave the mortgage movement a declining tendency after 1883. The number of acres mortgaged in 1880 was 1,575,446 and rose to 1,653,434 in 1889.

During the 10 year period a debt of \$262,606,003 was incurred, represented by 321,196 mortgages; 61.60 per cent of the debt was on acre tracts and 38.40 per cent on lots.

The real estate mortgage debt existing January 1, 1890, is \$121,838,168, of which \$81,535,361, or 66.92 per cent, is on acres and \$40,302,807, or 33.08 per cent, is on lots. Milwaukee county owes about one-fifth of the debt of the state, or \$23,928,438. In 7 of the 68 counties of the state there is an existing debt of more than \$3,000,000 and less than \$5,000,000 each. Dane county, with \$4,665,581; Dodge county, with \$3,984,696; Douglas county, with \$3,325,251; Fond du Lac county, with \$3,023,048; Rock county, with \$4,025,144; Sheboygan county, with \$3,456,443, and Waukesha county, with \$3,489,953.

Wisconsin has a per capita mortgage indebtedness of \$72, and in this respect stands lower than any other western state that has been tabulated except Indiana, as appears in the following comparative statement:

Alabama.....	\$26	Nebraska.....	\$126
Connecticut.....	107	New Hampshire.....	50
Illinois.....	100	Oregon.....	73
Indiana.....	51	Pennsylvania.....	117
Iowa.....	104	Rhode Island.....	106
Kansas.....	170	Tennessee.....	23
Maine.....	49	Vermont.....	84
Massachusetts.....	144	Wisconsin.....	72
Missouri.....	80		

In the ratio between the debt and the estimated true value of all taxed real estate Wisconsin is represented by 12.46 per cent, and compares with other states as is shown below:

	PER CENT.		PER CENT.
Alabama.....	10.96	Nebraska.....	24.58
Connecticut.....	20.14	New Hampshire.....	11.68
Illinois.....	14.06	Oregon.....	8.11
Indiana.....	9.79	Pennsylvania.....	18.91
Iowa.....	17.61	Rhode Island.....	12.13
Kansas.....	28.13	Tennessee.....	8.67
Maine.....	13.28	Vermont.....	19.21
Massachusetts.....	19.42	Wisconsin.....	12.46
Missouri.....	16.15		

F FARMS, HOMES, AND MORTGAGES.

In Wisconsin the average rate of interest on the existing mortgage debt is 6.84 per cent; on acres, 6.86 per cent; on lots, 6.79 per cent. From 1880 to 1889 the rate on the incurred debt declined from 7.57 to 6.78 per cent for all mortgages; for mortgages on acres, from 7.67 to 6.75 per cent; for mortgages on lots, from 7.31 to 6.81 per cent.

Very respectfully,

ROBERT P. PORTER,

Superintendent of Census.

The SECRETARY OF THE INTERIOR.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

MORTGAGES IN WISCONSIN.

BY GEORGE K. HOLMES AND JOHN S. LORD.

THE REAL ESTATE MORTGAGES OF 10 YEARS.

Wisconsin exhibits a mortgage movement whose progressive tendency is chiefly found in the increase from 1880 to 1882 and from 1886 to 1887. Table 1 shows that during the decade ending December 31, 1889, the real estate mortgages made in this state, and mentioning the amount of debt secured, numbered 321,196, and represented an incurred debt of \$262,606,003. The amount of this debt incurred in 1880 was \$17,169,349, and with some fluctuations there was an increase to \$31,372,816, incurred in 1889. The 180 mortgages made in this state in the course of 10 years, not stating the amount of debt secured by them, are not included in any totals but their own, except in the number of acres and lots shown in Table 1, and except when otherwise mentioned.

The yearly fluctuations in the number of mortgages made correspond closely to the fluctuations in the amount of debt, except that the number of mortgages tended to increase more uniformly. In the following 14 of the 68 counties of the state a debt of more than \$5,000,000 and less than \$10,000,000 was incurred during the 10 years: Dane, Dodge, Douglas, Fond du Lac, Jefferson, Lacrosse, Manitowoc, Outagamie, Racine, Rock, Sheboygan, Walworth, Waukesha, and Winnebago. In 1880, 24,430 mortgages stating amount of debt were made and 35,758 in 1889. The number of mortgages made in 1889 gained 46.37 per cent upon those made in 1880; the amount of debt incurred, 82.73 per cent. During the 10 years preceding June 1, 1890, the population of the state increased 28.23 per cent.

About one-fifth of the mortgaging in the state during the 10 years was done in Milwaukee county, where a debt of \$51,068,504 was incurred. In none but the preceding 15 counties was a debt as great as \$5,000,000 incurred during the period.

MORTGAGES ON ACRES.—A debt of \$161,775,341 was placed on acre tracts during the 10 years, or 61.60 per cent of the total for acre tracts and lots, and this amount was represented by 194,646 mortgages, or 60.60 per cent of the total number. In the annual amount of mortgages on acres there were fluctuations, but on the whole the incurred acre debt increased from \$12,166,239 in 1880 to \$16,669,870 in 1889. The acre mortgages numbered 17,549 in 1880 and increased to 19,028 in 1889.

MORTGAGES ON LOTS.—Of the total amount of real estate mortgage debt incurred during the 10 years, \$100,830,662, or 38.40 per cent, incumbered lots. The amount incurred in 1880 was \$5,003,110; in 1889 it was \$14,702,946, but the movement was nearly stationary from 1882 to 1886. The gain in number of mortgages in 1889 over those of 1880 was 143.13 per cent; in amount of incurred debt, 193.88 per cent.

NUMBER OF ACRES AND LOTS COVERED.—During the 10 years 18,178,283 acres were incumbered by 194,777 mortgages stating and not stating amount of debt. In 1880 the number of acres incumbered was 1,575,446; they rose to 2,137,343 in 1883 and then declined to 1,653,434 in 1889. Lots to the number of 209,733 were incumbered during the decade by 126,599 mortgages stating and not stating amount of debt; 11,025 in 1880, 28,766 in 1889. Increase of 1889 over 1880, 160.92 per cent.

AVERAGES.—The average amount of each mortgage on acres made in the state during the decade was \$831; on lots, \$797. Each mortgage on acres covered 93 acres on the average; each mortgage on lots covered 1.66 lots. A debt of \$8.91 was placed on each mortgaged acre on the average; of \$481 on each mortgaged lot. Mortgages not stating amount of debt are included in these averages per acre and per lot.

EXISTING INDEBTEDNESS.

Table 2 shows that the existing mortgage debt of Wisconsin is \$121,838,168, of which \$81,535,361, or 66.92 per cent, is on acres and \$40,302,807, or 33.08 per cent, is on lots. Of the 164,826 mortgages in force, 111,735, or 67.79 per cent, are on acres and 53,091, or 32.21 per cent, are on lots. Mortgages in force cover 10,215,886 acres and 91,558 lots. Mortgages have an average life of 4.765 years; on acres, 5.673 years; on lots, 3.277 years. The partial payments adopted for this state are 13.93 per cent of the face of the existing mortgages on acres; 12.17 per cent on lots; total, 13.36 per cent.

An existing mortgage debt of more than \$3,000,000 is found in 8 counties, namely, Dane county, whose debt is \$4,665,581; Dodge county, whose debt is \$3,984,696; Douglas county, whose debt is \$3,335,251; Fond du Lac county, whose debt is \$3,023,048; Milwaukee county, whose debt is \$23,928,438; Rock county, whose debt is \$4,025,144; Sheboygan county, whose debt is \$3,456,443; and Waukesha county, whose debt is \$3,489,953.

Some derived results that have been obtained follow:

Percentage of estimated true value of all taxed real estate represented by the debt in force.....	12.46
Percentage of estimated true value of all taxed acres represented by the debt in force against acres.....	13.05
Percentage of estimated true value of all taxed lots represented by the debt in force against lots.....	11.42
Percentage of the total number of taxed acres represented by the number of mortgaged acres.....	32.56
Percentage of estimated true value of mortgaged acres (adopting average for all assessed acres) represented by the debt in force against acres.....	40.07
Average amount of debt in force per assessed acre.....	\$2.60
Average amount of debt in force per mortgaged acre.....	\$7.98
Average value of each assessed acre.....	\$19.92
Average rate of interest on the existing debt.....	6.84
Average rate of interest on the existing debt on acres.....	6.86
Average rate of interest on the existing debt on lots.....	6.79
Average number of acres covered by each mortgage in force against acres.....	91
Average amount of debt to each mortgage in force.....	\$739
Average amount of debt to each mortgage in force against acres.....	\$730
Average amount of debt to each mortgage in force against lots.....	\$759
Per capita existing debt	\$72
Average estimated true value of acre real estate covered by each mortgage in force against acres.....	\$1,813

RATES OF INTEREST AND CLASSIFICATION OF AMOUNTS.

It is shown in Table 3 that 7 per cent was the principal rate of interest in this state during the 10 year period. The amount of debt incurred at this rate was 38.06 per cent of the total; under 6 per cent, 3.79 per cent of the total; over 6 per cent, 63.74 per cent of the total; over 8 per cent, 5.17 per cent of the total. The legislature of Wisconsin has limited the rate of interest as follows in the years named: 1839, 12 per cent; 1849, no limit; 1851, 12 per cent; 1852, 10 per cent for banks until 1860 and 7 per cent thereafter; 1860, 10 per cent; 1863, 7 per cent; 1866, 10 per cent; 1876, no limit for building and loan associations. The debt of over \$260,000,000 incurred in this state during the 10 year period bore 34 different rates of interest, and besides this \$366,292 was not subject to any interest. The highest rate discovered was 20 per cent.

The number of mortgages are classified according to their amounts in Table 4. During the 10 years 55.52 per cent of the number of mortgages were made for amounts less than \$500, 22.22 per cent for amounts of \$500 and under \$1,000, 20.74 per cent for amounts of \$1,000 and under \$5,000, and 1.52 per cent for amounts of \$5,000 and over.

SPECIAL INVESTIGATIONS.

In Brown, Douglas, St. Croix, and Waukesha counties special investigations were conducted, the character of which has been explained at length in Extra Census Bulletin No. 3, for Alabama and Iowa.

OBJECTS OF INDEBTEDNESS.—It is found that 63.21 per cent of the original amount of existing debt, that is, without deducting partial payments, was incurred in Brown county to secure part of the purchase price of real estate, uncombined with other objects, 69.65 per cent in Douglas county, 54.56 per cent in St. Croix county, and 74.33 per cent in Waukesha county.

To secure purchase money and to make real estate improvements, when not associated with other objects, were the reasons why 80.52 per cent of the original amount of the existing debt was incurred in Brown county, 95.21 per cent in Douglas county, 76.88 per cent in St. Croix county, and 91.03 per cent in Waukesha county. The percentage for real estate purchase and improvements, business, and the purchase of various articles of personal property, when not associated with other objects, is 95.02 in Brown county, 99.11 in Douglas county, 91.75 in St. Croix county, and 96.11 in Waukesha county.

BROWN COUNTY.—This county has an existing debt of \$1,235,422 and 2,498 mortgages in force. The population being 39,164, the per capita indebtedness is \$32, and there are 16 persons, on the average, to a mortgage in force. Mortgages cover 114,050 acres, and these are 37.80 per cent of the taxed acres; 1,410 lots are mortgaged. The average incumbrance on each mortgaged acre is \$7.50; on each mortgaged lot, \$269. There are 60 acres, on the average, incumbered by each mortgage on acres, and 2.32 lots by each mortgage on lots.

This county is situated in the eastern part of the state, at the head of Green bay. It has large interests in the manufacture and sale of lumber, and some parts of the county are very fertile. A large proportion of the population consists of immigrants from various foreign countries.

DOUGLAS COUNTY.—The 1,669 mortgages in force represent an existing debt of \$3,335,251, or \$248, on the average, to each of the 13,468 persons in the county, and 1 mortgage to 8 persons. The 114,721 acres covered by mortgages are 18.87 per cent of the taxed acres, and the mortgaged lots number 4,284. Each mortgage on acres in cunbers 387 acres on the average, and each mortgage on lots in cunbers 3.12 lots. The average debt to each in cumbered acre is \$9.18; to each in cumbered lot, \$533.

Most of the people of this county, which is situated in the northwestern part of the state, on Lake Superior, live in Superior city, and a large proportion of these are young men with business enterprise. This city was not in existence even as a village in 1880, and in 1890 it had a population of 11,983. Its growth is due to iron mines and to manufactures.

ST. CROIX COUNTY.—There is an existing debt of \$1,961,225 in this county, and 2,571 mortgages are in force. The population is 23,139, so that the per capita debt is \$85, and there are 9 persons, on the average, to a mortgage in force. Mortgages cover 242,885 acres, and these are 52.62 per cent of the taxed acres; 663 lots are mortgaged. The average in cunbrance on each mortgaged acre is \$7.13; on each mortgaged lot, \$348. There are 111 acres, on the average, in cumbered by each mortgage on acres, and 1.74 lots by each mortgage on lots. This is an agricultural county in the northwestern part of the state, populated by people of American, Norwegian, and German birth.

WAUKESHA COUNTY.—This county has an existing debt of \$3,489,953 and 2,938 mortgages in force. The population being 33,270, the per capita indebtedness is \$105, and there are 11 persons, on the average, to a mortgage in force. Mortgages cover 133,415 acres, and these are 38.30 per cent of the taxed acres; 1,498 lots are mortgaged. The average in cunbrance on each mortgaged acre is \$20.41; on each mortgaged lot, \$512. There are 68 acres, on the average, in cumbered by each mortgage on acres, and 1.54 lots by each mortgage on lots.

Agriculture is the principal occupation of the people of this county, who are industrious and principally of American and German birth, with some Swedes and Norwegians. The county is situated in the southeastern part of the state, and adjoins Milwaukee county.

TABLE 1.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES PLACED ON RECORD AND NUMBER OF ACRES AND LOTS COVERED, BY YEARS.

[These mortgages do not represent the total debt in force, because many have been paid.]

STATE SUMMARY.

YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER OF ACRES MORTGAGED.			Number of lots mortgaged.	NUMBER OF MORTGAGES NOT STATING AMOUNT OF DEBT.			
	Total.		On acres.		On lots.		Total.	Stated.	Estimated.		Total.	On acres.	On lots.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.								
The State.....	321,196	\$262,606,003	194,646	\$161,775,341	126,550	\$100,830,662	18,178,283	17,713,249	465,034	209,733	180	131	49	
1850.....	24,430	17,169,349	17,549	12,166,239	6,881	5,003,110	1,575,446	1,542,217	33,229	11,025	27	22	5	
1881.....	26,351	20,021,577	17,591	13,425,510	8,660	6,596,067	1,611,592	1,569,167	42,425	13,307	21	17	4	
1882.....	31,250	26,076,357	20,567	18,056,012	10,583	8,020,345	2,013,771	1,973,446	40,325	16,381	28	21	7	
1883.....	32,051	27,199,348	20,396	18,339,840	11,055	8,868,504	2,137,343	2,091,354	45,989	18,806	28	22	6	
1884.....	32,589	25,892,708	20,207	16,506,170	12,382	9,386,538	1,895,984	1,854,803	41,181	21,124	11	7	4	
1885.....	34,591	25,423,773	21,288	15,848,146	13,303	9,575,627	1,958,910	1,914,271	44,639	21,420	10	8	2	
1886.....	34,416	27,375,768	20,591	17,014,240	13,825	10,361,528	1,966,809	1,919,504	47,305	22,235	7	7	—	
1887.....	35,392	31,993,101	19,233	18,078,682	16,159	13,914,419	1,793,050	1,743,593	49,457	27,199	15	10	5	
1888.....	34,368	30,081,206	17,996	15,679,682	16,372	14,401,574	1,571,944	1,517,346	54,598	29,470	16	8	8	
1889.....	35,758	31,372,816	19,028	16,669,870	16,730	14,702,946	1,653,434	1,587,548	65,886	28,766	17	9	8	

MILWAUKEE COUNTY.

The County	40,160	\$1,068,504	3,976	9,294,874	36,184	41,773,630	102,867	97,615	5,252	53,452	23	4	19
1880.....	2,036	2,252,916	303	362,127	1,733	1,890,789	8,330	8,226	104	2,591	2	1	1
1881.....	2,485	2,894,337	314	433,913	2,171	2,460,424	8,454	8,426	26	2,973	1	—	1
1882.....	3,311	3,929,925	369	552,941	2,942	3,376,984	10,252	10,200	52	4,304	1	—	1
1883.....	3,271	3,789,698	332	581,368	2,939	3,208,330	8,898	8,898	—	4,294	1	—	1
1884.....	3,406	3,885,275	334	556,331	3,072	3,328,944	7,999	7,989	—	4,728	—	—	—
1885.....	8,890	4,561,511	324	595,613	3,566	3,965,888	8,900	8,900	—	5,090	1	—	1
1886.....	4,711	5,635,133	426	888,274	4,285	4,749,859	10,810	10,810	—	6,200	—	—	—
1887.....	5,076	7,659,854	503	1,399,535	5,173	6,263,319	13,134	12,952	182	8,046	2	1	1
1888.....	5,845	8,700,919	472	1,975,929	5,373	6,724,990	12,442	11,298	1,144	7,973	9	1	8
1889.....	5,529	7,758,936	599	1,954,813	4,930	5,801,093	13,658	9,914	3,744	7,253	6	—	6

F FARMS, HOMES, AND MORTGAGES

TABLE 2.—REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, BY COUNTIES

COUNTIES.	Total.	On acres.	On lots.	COUNTIES.	Total.	On acres.	On lots.
The State.....	\$121,838,168	\$81,535,861	\$40,302,807	Manitowoc.....	\$2,599,732	\$2,321,867	\$277,865
Adams.....	237,979	235,907	2,072	Marathon.....	1,323,252	1,140,270	182,982
Ashland.....	2,174,486	638,677	1,553,809	Marinette.....	\$55,835	478,930	374,905
Barron.....	791,896	667,739	124,157	Marquette.....	165,304	358,760	36,544
Bayfield.....	2,652,809	2,473,458	179,351	Milwaukee.....	23,925,468	6,110,651	17,817,787
Brown.....	1,233,422	855,611	379,811	Monroe.....	955,537	820,613	137,924
Buffalo.....	574,913	533,291	41,622	Oconto.....	431,525	373,796	57,729
Burnett.....	292,363	279,732	12,571	Oneida.....	839,615	362,155	177,460
Calumet.....	1,362,990	1,281,804	81,186	Outagamie.....	2,430,069	1,565,199	864,570
Chippewa.....	1,701,492	1,318,499	382,993	Ozaukee.....	1,350,241	1,184,375	165,863
Clark.....	1,064,444	959,570	104,374	Pepin.....	252,590	221,094	31,496
Columbia.....	1,600,304	1,410,677	189,627	Pierce.....	1,201,404	1,128,186	73,218
Crawford.....	368,374	326,375	42,499	Polk.....	813,371	768,854	44,517
Dane.....	4,665,581	3,560,836	1,104,745	Portage.....	1,068,584	770,208	233,776
Dodge.....	3,984,696	3,581,117	408,579	Price.....	165,847	152,281	42,066
Door.....	793,700	704,513	91,187	Racine.....	2,610,028	1,038,525	971,592
Douglas.....	3,835,251	1,052,887	2,282,364	Richland.....	842,395	769,467	81,928
Dunn.....	1,039,221	886,156	144,065	Rock.....	4,023,144	2,876,599	1,149,345
Eau Claire.....	1,522,570	854,309	668,261	St. Croix.....	1,961,225	1,730,825	230,400
Florence.....	123,791	118,735	10,038	Sauk.....	1,644,763	1,408,560	236,808
Fond du Lac.....	3,023,948	2,563,437	459,611	Sawyer.....	149,627	115,721	39,966
Forest.....	410,252	403,494	6,758	Shawano.....	921,489	799,705	121,784
Grant.....	2,327,561	2,134,389	108,172	Sheboygan.....	3,456,443	2,313,480	1,142,969
Green.....	2,228,329	2,000,574	227,755	Taylor.....	378,158	347,957	30,291
Green Lake.....	1,053,988	899,736	154,252	Trempealeau.....	854,594	807,292	47,302
Iowa.....	1,547,323	1,478,162	69,166	Vernon.....	886,781	823,288	63,493
Jackson.....	785,309	713,298	72,011	Walworth.....	2,774,367	2,212,659	561,708
Jefferson.....	2,746,819	2,147,333	598,986	Washburn.....	293,138	271,122	25,016
Juneau.....	686,380	566,522	119,558	Washington.....	1,818,354	1,658,955	159,599
Kenosha.....	1,843,106	826,009	517,097	Waukesha.....	3,489,953	2,722,750	767,703
Kewaunee.....	924,145	864,151	59,994	Waupaca.....	1,887,132	1,187,648	199,484
Lacrosse.....	2,411,967	724,050	1,687,647	Waushara.....	710,761	683,314	27,447
Lafayette.....	2,047,096	1,966,137	80,959	Winnebago.....	2,614,061	1,365,884	1,249,167
Langlade.....	702,971	486,037	216,394	Wood.....	1,025,152	790,418	234,734
Lincoln.....	641,668	338,459	303,209				

TABLE 3.—AMOUNT OF REAL ESTATE MORTGAGES BEARING SPECIFIED RATES OF INTEREST, BY YEARS.

RATES.	Total.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	
The State..	\$262,606,003	\$17,169,349	\$20,021,577	\$26,076,357	\$27,199,348	\$25,892,708	\$25,423,773	\$27,375,768	\$31,993,101	\$30,081,206	\$31,372,810	
0 per cent.	366,292	24,490	10,057	46,834	39,206	31,753	36,887	49,135	37,072	53,284	37,594	
1	14,179	239	2,287	300	800	2,907	6,400	520	506	200	200	
2	17,202		1,300	1,632	1,300	450	3,300	4,720	2,500	2,000		
2.5	7,900				1,000	500	2,800		3,600			
3	151,135	4,800	3,575	5,300	11,210	20,500	16,970	17,250	24,250	22,523	24,757	
3.5	6,000			900			3,800		1,000		300	
4	590,688	5,975	16,939	33,810	43,334	93,982	69,302	98,765	82,434	75,975	67,172	
4.5	32,448			3,900	150		2,350		19,048	3,600	3,400	
5	7,733,818	75,309	312,970	896,642	569,429	736,174	781,290	890,356	910,590	1,114,357	1,386,701	
5.5	831,415		700	79,350	89,100	78,075	86,020	64,100	241,326	51,516	141,223	
6	1,600									1,600		
5.8	212,098						200,000		3,500	6,498	2,100	
6	85,280,739	1,688,761	4,281,567	7,922,771	8,112,407	8,189,521	7,981,115	10,168,200	13,089,478	11,654,034	12,291,885	
6.3	28,850				8,950	4,200			1,400	1,400	12,900	
6.5	1,958,226	28,200	87,366	214,267	191,215	225,411	230,040	160,697	272,908	285,165	237,957	
6.7	4,500							1,500		3,000		
6.8	36,499			9,250	7,000		1,300	15,500	300	1,740	1,400	
7	99,942,952	7,242,409	9,567,479	11,135,542	11,917,601	10,193,880	9,573,377	9,822,565	10,277,225	10,181,263	10,031,611	
7.2	18,700							1,000		7,000	10,700	
7.3	2,950	700								750	1,500	
7.5	392,338	41,670	34,175	43,226	27,760	33,169	48,349	61,301	28,748	36,120	37,820	
7.8	3,425				3,423							
8	51,420,968	6,059,889	4,423,531	4,452,380	4,547,443	4,798,906	5,022,551	4,905,324	5,709,525	5,485,979	6,024,140	
8.3	3,478	1,653	825						1,000			
8.5	219,299	9,833	7,100	7,050	16,125	48,468	38,505	36,055	27,817	20,732	7,564	
9	1,517,403	275,089	136,069	186,937	131,292	157,504	137,584	125,613	161,083	128,801	77,291	
9.5	15,386	2,700	5,000	300	2,000	256	5,130					
10	11,786,222	1,716,337	1,098,127	1,033,316	1,476,179	1,325,437	1,162,348	950,657	1,111,397	942,123	968,301	
10.5	750						750					
11	2,950		2,500		300					150		
12	10,912	225		650	1,022	1,615		2,260		500	3,950	
13	90									90		
15	150									150		
18	50										50	
20	100							100				

TABLE 4.—NUMBER OF REAL ESTATE MORTGAGES CLASSIFIED BY AMOUNTS OF LOANS, BY YEARS.

